

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account;

providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier if the transaction is eligible for payment via the bank account; and

receiving an electronic response packet that is transmitted by the terminal if the transaction is eligible for payment via the bank account, the response packet including ~~the~~ a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

2. (Currently Amended) The method of claim 1 wherein the first and second transaction identifiers includes a number.

3. (Currently Amended) The method of claim 1 wherein the first and second transaction identifiers includes a letter.

4. (Currently Amended) The method of claim 1 wherein the first and second transaction identifiers includes a symbol.

5. (Original) The method of claim 1 further comprising storing the authorization response in an authorization response file, storing the response packet in a response packet file, and comparing the response packet file with the authorization response file prior to settling the transaction.

6. (Original) The method of claim 1 further comprising providing an electronic confirmation of receipt of the response packet that is transmitted to the terminal.

7. (Original) The method of claim 1 further comprising receiving a settlement request, and settling the transaction in response to the settlement request.

8. (Currently Amended) The method of claim 7 wherein ~~the step of~~ receiving a settlement request occurs simultaneously with the step of receiving an electronic response packet.

9. (Currently Amended) The method of claim 7 wherein ~~the step of~~ receiving a settlement request occurs after the step of receiving an electronic response packet.

10.-13. (Canceled)

14. (Currently Amended) A computer system for processing a check transaction initiated by a terminal, the computer system comprising a computer-readable medium comprising computer-readable instructions operable for:

~~instructions for~~determining eligibility of the transaction for payment via a bank account;
~~instructions for~~generating an electronic authorization response that is communicated to the terminal, the authorization response including a first unique transaction identifier if the transaction is eligible for payment via the bank account; and

~~instructions for~~receiving an electronic response packet provided by the terminal if the transaction is eligible for payment via the bank account, the response packet including ~~the a~~ a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

15. (Currently Amended) The computer system of claim 14, wherein the computer-readable instructions are further operable including instructions for storing the authorization response in an authorization response file, ~~instructions~~ for storing the response packet in a response packet file, and ~~instructions~~ for comparing the response packet file with the authorization response file prior to settling the transaction.

16. (Currently Amended) The computer system of claim 14, wherein the computer-readable instructions are further operable including instructions for providing an electronic confirmation of receipt of the response packet to the terminal.

17. (Canceled)

18. (Currently Amended) The method of claim 1 wherein ~~the step of determining eligibility includes determining eligibility based on~~ at least in part on rules of associated with one of either an authorization host and or a financial institution.

19. (Currently Amended) The method of claim 1 wherein ~~the step of determining eligibility includes determining if~~ sufficient funds exist in the bank account.

20. (Currently Amended) The computer system of claim 14 wherein the computer-readable instructions are further operable for ~~determining eligibility include instructions for determining eligibility based on rules of one of an authorization host and a financial institution.~~

21. (Currently Amended) The computer system of claim 14 wherein the instructions for determining eligibility include instructions for determining if sufficient funds exist in the bank account.

22. (Currently Amended) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account, wherein ~~the step of determining eligibility is based at least in part on rules provided by either an authorization host or a financial institution; includes determining if sufficient funds exist in the bank account;~~

providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier when the transaction is determined to be eligible for payment via the bank account;

receiving an electronic response packet that is transmitted by the terminal when the transaction is eligible for payment via the bank account, the response packet including ~~the a~~ a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

receiving a settlement request; and

settling the transaction in response to the settlement request.

23. (Currently Amended) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;
determining eligibility of the transaction for payment via a bank account;

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier; and

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including the a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

24. (Currently amended) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account, wherein ~~the step of determining eligibility is based at least in part on rules provided by either an authorization host or a financial institution; includes determining if sufficient funds exist in the bank account;~~

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier;

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including the a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

receiving a settlement request; and

settling the transaction in response to the settlement request.